

Honorable Members of the Insurance and Real Estate Committee

My Name is Debbie Catuccio. I am a resident of Goshen, CT

**HB, 6656: An Act Concerning Liability Insurance for Firearm Possessors or Owners.**

**OPPOSE:** I oppose this bill on the many grounds, not the least of which, it is, in effect, a poll tax on lawful gun owners in the exercise of their constitutional rights to bear arms as affirmed by the Second Amendment and Article 1, Section 15 of the CT Constitution.

I believe it will serve to disenfranchise people of the use of their lawfully purchased firearms, and will be a particularly undue financial burden on those who may be most vulnerable and can least afford added costs such as insurance. In particular, those people who live in high crime areas or rural areas where police response may be slow in coming. People who are unable to afford mandated gun insurance would be faced with either giving up their ability to protect themselves or risk violating the law. This is an immoral choice to force on any citizen of this State or Country.

I am concerned that the data collected by such an insurance requirement could lead to information gathering by a third party to be shared ultimately with the government through some requirement down the road. This would be back-door gun registration.

This bill is very vague in its requirement. It does not specify how much liability coverage would be required. It also assumes such insurance providers exist to begin with. I am unaware of any such provider. Certainly, no insurance company would insure against a willful misuse of a firearm or illegal act if a firearm is used in the commission of a crime. So, what exactly is this bill going to accomplish? It would not make any children safer, as was the stated goal of any new gun control law proposed in the wake of the Sandy Hook massacre.

Most property owners and renters already carry liability insurance, many with additional umbrella insurance policies for added liability coverage. Requiring additional insurance will accomplish nothing in the way of added security of children. It will only add extra costs to law abiding gun owners who seek to exercise their constitutional rights. As stated above, possessing a firearm is a right, not a privilege. I have heard some compare this insurance requirement to that of an owner of a car who is required to obtain drivers insurance. The difference is, owning and driving a car is a privilege, not a constitutional right. There is no comparison as one can choose to not drive the car and not be charged with a crime for the mere act of owning a car.

This bill is unconstitutional on its face, is punitive of lawful gun owners, and will do nothing to add to the security of school children or anyone else. It should not be enacted.